

Fill in this information to identify the case:

Document Page 1 of 9

Debtor 1 Nicole Denise Tunstall

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Northern District of Mississippi  
(State)

Case number 19-10246

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USDA - Rural Housing Service  
Customer Service Center

Court claim no. (if known): 2

Last 4 digits of any number you use to  
identify the debtor's account: 6 9 8 4

Date of payment change:  
Must be at least 21 days after date  
of this notice 09/17/2020

New total payment: \$ 859.93  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 245.98 New escrow payment: \$ 255.52

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ 850.39 New mortgage payment: \$ 859.93

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Cecil Edwards/bjd Date 08/17/2020  
Signature

Print: Cecil Edwards/bjd Title Bankruptcy Specialist  
First Name Middle Name Last Name

Company USDA - Rural Housing Service  
Customer Service Center

Address PO Box 66879  
Number Street  
St. Louis, MO 63166  
City State ZIP Code

Contact phone (800) 349-5097 ext. Email csc.bkr@stl.usda.gov

IN THE UNITED STATES BANKRUPTCY COURT

Northern District of Mississippi  
PAYMENT CHANGE SUMMARY

Completed By: Cecil Edwards/bjd

08/17/2020

(Date)

Debtor(s) & Nicole Denise Tunstall

Address:

124 Coleman Cove  
Byhalia, MS 3861

Case No.

19-10246

Claim No.

2

USDA Acct No.

6 9 8 4

Attorney & Robert H. Lomenick, Jr.

Address:

P.O. Box 417  
Holly Springs, MS 38635

Trustee & Locke D. Barkley

Address:

6360 I-55 North  
Suite 140  
Jackson, MS 39211

Effective 09/17/2020, the monthly ongoing payment is changing due to:

No Yes ☒ **ESCROW:**

No ☒ Yes **OTHER:**

PAYMENT CALCULATION

	Current Payment		New Payment
Principal & Interest	604.41	Principal & Interest	604.41
Less Subsidy	0.00	Less Subsidy	0.00
Total P&I Payment	604.41	Total P&I Payment	604.41
Escrow	245.98	Escrow	218.79
Escrow shortage	0.00	Escrow shortage	36.73
Total Escrow	245.98	Total Escrow	255.52
Fees	0.00	Fees	0.00
Total Payment	850.39	Total Payment	859.93

**CERTIFICATE OF SERVICE**

I, Cecil Edwards/bjd, do hereby certify that on 08/17/2020, I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid:

Nicole Denise Tunstall

Debtor(s)

124 Coleman Cove  
Byhalia, MS 3861

Via CM/ECF:

Debtor's Attorney of Record:

Robert H. Lomenick, Jr.  
P.O. Box 417  
Holly Springs, MS 38635

Chapter 13 Trustee:

Locke D. Barkley  
6360 I-55 North  
Suite 140  
Jackson, MS 39211

Date: 08/17/2020

/s/ Cecil Edwards/bjd

Cecil Edwards/bjd  
Bankruptcy Specialist  
USDA, Rural Housing Service  
1-800-349-5097 ext. 5469

USDA RURAL DEVELOPMENT - CSC -650  
4300 GOODFELLOW BLVD.  
BLDG 105E FC-252  
ST. LOUIS MO 63120-1703  
800-414-1226

NICOLE D TUNSTALL  
124 COLEMAN COVE  
BYHALIA MS 38611

DATE: 03/11/20

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.  
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS  
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED  
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 05/20 THROUGH 04/21.

----- ANTICIPATED PAYMENTS FROM ESCROW - 05/20 THROUGH 04/21 -----  
INSURANCE 1905.00  
COUNTY TAX 720.49  
  
TOTAL PAYMENTS FROM ESCROW 2625.49  
  
MONTHLY PAYMENT TO ESCROW 218.79 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 05/20 THROUGH 04/21 -----  
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --  
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED  
ACTUAL STARTING BALANCE -736.50 1467.42  
MAY 20 218.79 -517.71 1686.21  
JUN 20 218.79 -298.92 1905.00  
JUL 20 218.79 -80.13 2123.79  
AUG 20 218.79 1905.00 INSURANCE ALP -1766.34 RLP 437.58  
SEP 20 218.79 -1547.55 656.37  
OCT 20 218.79 -1328.76 875.16  
NOV 20 218.79 -1109.97 1093.95  
DEC 20 218.79 -891.18 1312.74  
JAN 21 218.79 720.49 COUNTY TAX -1392.88 811.04  
FEB 21 218.79 -1174.09 1029.83  
MAR 21 218.79 -955.30 1248.62  
APR 21 218.79 -736.51 1467.41

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----  
  
IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE  
(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -2203.92.  
  
IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED  
BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	604.41
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	218.79
PLUS: AMORTIZED FEE PAYMENT	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	36.73
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 05/17/20 859.93  
NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF  
MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING  
OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES  
A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED  
ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 437.58.  
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR  
ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE  
IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 437.58.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT  
TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT  
TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

06/15	148.63	07/15	148.63	08/15	9640.11	*
-------	--------	-------	--------	-------	---------	---

ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

USDA RURAL DEVELOPMENT - CSC -650  
 4300 GOODFELLOW BLVD.  
 BLDG 105E FC-252  
 ST. LOUIS MO 63120-1703  
 800-414-1226

NICOLE D TUNSTALL  
 124 COLEMAN COVE  
 BYHALIA MS 38611

DATE: 03/11/20

\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY \*

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING MAY, 2019 AND ENDING APR, 2020. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF MAY, 2019 IS ---

PRINCIPAL & INTEREST	604.41
ESCROW DEPOSIT	205.95
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	40.03
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	850.39

MONTH	PAYMENTS TO ESCROW		--- PAYMENTS FROM ESCROW ---		DESCRIPTION	-- ESCROW BALANCE --	
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL		PRIOR PRJ	ACTUAL
FEB 19	0.00					0.00	-12275.43
MAR 19	0.00					0.00	-12275.43
					STARTING BALANCE	1339.10	-12275.43
MAY 19	205.95		*			1545.05	-12275.43
JUN 19	205.95		*			1751.00	-12275.43
JUL 19	205.95		*			1956.95	-12275.43
AUG 19	205.95		*	1751.00	1905.00* INSURA	411.90 T	-14180.43 A
SEP 19	205.95	181.60					
SEP 19		181.60					
SEP 19		181.60					
SEP 19		181.60					
SEP 19		181.60*				617.85	-13272.43
OCT 19	205.95		*			823.80	-13272.43

NOV 19	205.95	181.60					
NOV 19		181.60					
NOV 19		181.60					
NOV 19		181.60*				1029.75	-12546.03
DEC 19	205.95	181.60					
DEC 19		181.60					
DEC 19		148.63					
DEC 19		148.63					
DEC 19		148.63					
DEC 19		148.63					
DEC 19		148.63					
DEC 19		148.63					
DEC 19		148.63					
DEC 19		148.63*				1235.70	-10845.16
JAN 20	205.95	148.63	720.49	720.49	COUNTY		
JAN 20		148.63					
JAN 20		148.63*				721.16	-11119.76
FEB 20	205.95	148.63					
		148.63					
		148.63*				927.11	-10673.87
MAR 20	205.95	**				1133.06	-10673.87
APR 20	205.95	**				1339.01	-10673.87



UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 411.90. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -14180.43.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (\*\*) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

04/13	181.60	05/13	181.60	06/13	181.60
-------	--------	-------	--------	-------	--------

ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00